

**Information to identify the case:**

Debtor 1	<u>William C Holleran III</u>	Social Security number or ITIN	<b>xxx-xx-9467</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-21866-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William C Holleran III

9/27/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William C Holleran, III  
 Debtor

Case No. 17-21866-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Sep 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2017.

db +William C Holleran, III, 428 Ridge Ave., East Pittsburgh, PA 15112-1029  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14415334 +Birnam Wood Apartments, 900 MacBeth Drive, Monroeville, PA 15146-3340  
 14415335 +BorrowersFirst, Inc., PO Box 163207, Austin, TX 78716-3207  
 14415336 BorrowersFirst, Inc., PO Box 2580, Omaha, NE 68103-2580  
 14415338 Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423  
 14415339 +Citizens One, PO Box 2360, Omaha, NE 68103-2360  
 14415342 +DeVillie Asset Management, Limited, PO Box 1987, Colleyville, TX 76034-1987  
 14415343 Diversified Consultants, PO Box 1391, Southgate, MI 48195-0391  
 14415344 Duquesne Light Company, C/O Bernstein Law Firm, Gulf Tower, Suite 2200,  
 Pittsburgh, PA 15219  
 14415351 +KML Law Group, P.C., Suite 5000 Mellon Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14415353 Linebarger Goggan Blair & Sampson, LLP, Attorneys At Law, PO Box 90128,  
 Harrisburg, PA 17109-0128  
 14415354 +National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476  
 14415358 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 14415360 PNC Bank, PO Box 8807, Dayton, OH 45401-8807  
 14415359 PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534  
 14415361 PNC Bank, N.A., PO Box 5570, Cleveland, OH 44101-0570  
 14415363 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 14415362 PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820  
 14415355 Penn Credit, 916 S. 14th St, PO Box 988, Harrisburg, PA 17108-0988  
 14415356 +Peoples Gas Bankruptcy Department, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,  
 Pittsburgh, PA 15212-5866  
 14415357 Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760  
 14415367 +Verizon, PO Box 5029, Wallingford, CT 06492-7529  
 14415368 Vital Recovery Services, PO Box 923748, Peachtree Corners, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Sep 28 2017 00:53:00 Natalie Lutz Cardiello, 107 Huron Drive,  
 Carnegie, PA 15106-1826  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 28 2017 01:17:27 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14415331 +E-mail/Text: bknotices@conduent.com Sep 28 2017 01:18:57 ACS Education Services,  
 501 Bleecker St, Utica, NY 13501-2401  
 14415332 EDI: RMCB.COM Sep 28 2017 00:53:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935  
 14415333 EDI: CINGMIDLAND.COM Sep 28 2017 00:53:00 AT&T Mobility, PO Box 6416,  
 Carol Stream, IL 60197-6416  
 14415340 EDI: CKSFINANCIAL.COM Sep 28 2017 00:53:00 CKS Financial, PO Box 2856,  
 Chesapeake, VA 23327-2856  
 14415337 EDI: CAPITALONE.COM Sep 28 2017 00:54:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14415345 E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 28 2017 01:18:47 Duquesne Light Company,  
 Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0001  
 14415346 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 28 2017 01:18:47 Duquesne Light Company,  
 C/O Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 14415347 EDI: FSAE.COM Sep 28 2017 00:54:00 Firstsource Advantage, LLC, PO Box 628,  
 Buffalo, NY 14240-0628  
 14415348 +EDI: FSAE.COM Sep 28 2017 00:54:00 Firstsource Advantage, LLC, 205 Bryant Woods South,  
 Amherst, NY 14228-3609  
 14415341 EDI: IRS.COM Sep 28 2017 00:54:00 Department Of The Treasury, Internal Revenue Service,  
 PO Box 9052, Andover, MA 01810-9052  
 14415352 +E-mail/Text: bk@lendingclub.com Sep 28 2017 01:18:25 Lending Club,  
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985  
 14415364 EDI: RMCB.COM Sep 28 2017 00:53:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935  
 14415365 EDI: VERIZONEAST.COM Sep 28 2017 00:54:00 Verizon, 500 Technology Drive, Suite 300,  
 Weldon Spring, MO 63304-2225  
 14415366 EDI: VERIZONCOMB.COM Sep 28 2017 00:54:00 Verizon, PO Box 15124, Albany, NY 12212-5124  
 TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr PNC BANK, NATIONAL ASSOCIATION  
 14415350\* Internal Revenue Service, Fresno, CA 93888-0419  
 14415349\* Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Sep 27, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2017

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2017 at the address(es) listed below:

David J. Romito on behalf of Debtor William C Holleran, III romitoesq@verizon.net,  
romitoesq@comcast.net  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6